

FILED IN CLERK'S OFFICE
U.S. BANKRUPTCY COURT
NORTHERN DISTRICT
OF GEORGIA

2024 JUL 10 AM 11:14

VANIA S. ALLEN
CLERK

☐ Check if this is an
amended filing

BY: Richard Smith
DEPUTY CLERK

Fill in this information to identify the case:

United States Bankruptcy Court for the:

Northern District of GA
(State)
Case number (if known): _____ Chapter 7

Official Form 201

24-57144

Voluntary Petition for Non-Individuals Filing for Bankruptcy

06/22

If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write the debtor's name and the case number (if known). For more information, a separate document, *Instructions for Bankruptcy Forms for Non-Individuals*, is available.

1. Debtor's name

English for a Lifetime, LLC

2. All other names debtor used
in the last 8 years

Include any assumed names,
trade names, and *doing business*
as names

3. Debtor's federal Employer
Identification Number (EIN)

32-0399453

4. Debtor's address

Principal place of business

6767 Peachtree Industrial Blvd

Number Street

STE F

Peachtree Corners GA 30092

City State ZIP Code

Gwinnett

County

Mailing address, if different from principal place
of business

Number Street

P.O. Box

City State ZIP Code

Location of principal assets, if different from
principal place of business

Number Street

City State ZIP Code

5. Debtor's website (URL)

englifeGLOBAL.ORG

English for a Lifetime, LLC

Debtor

Name

Case number (if known)

6. Type of debtor

- ☒ Corporation (including Limited Liability Company (LLC) and Limited Liability Partnership (LLP))
- ☐ Partnership (excluding LLP)
- ☐ Other. Specify: _____

7. Describe debtor's business

A. Check one:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Railroad (as defined in 11 U.S.C. § 101(44))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ Clearing Bank (as defined in 11 U.S.C. § 781(3))
- ☒ None of the above

B. Check all that apply:

- ☐ Tax-exempt entity (as described in 26 U.S.C. § 501)
- ☐ Investment company, including hedge fund or pooled investment vehicle (as defined in 15 U.S.C. § 80a-3)
- ☐ Investment advisor (as defined in 15 U.S.C. § 80b-2(a)(11))

C. NAICS (North American Industry Classification System) 4-digit code that best describes debtor. See <http://www.uscourts.gov/four-digit-national-association-naics-codes>.

8. Under which chapter of the Bankruptcy Code is the debtor filing?

Check one:

- ☒ Chapter 7
- ☐ Chapter 9
- ☐ Chapter 11. Check all that apply:

A debtor who is a "small business debtor" must check the first sub-box. A debtor as defined in § 1182(1) who elects to proceed under subchapter V of chapter 11 (whether or not the debtor is a "small business debtor") must check the second sub-box.

☒ The debtor is a small business debtor as defined in 11 U.S.C. § 101(51D), and its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$3,024,725. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ The debtor is a debtor as defined in 11 U.S.C. § 1182(1), its aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$7,500,000, and it chooses to proceed under Subchapter V of Chapter 11. If this sub-box is selected, attach the most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return, or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☐ A plan is being filed with this petition.

☐ Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).

☐ The debtor is required to file periodic reports (for example, 10K and 10Q) with the Securities and Exchange Commission according to § 13 or 15(d) of the Securities Exchange Act of 1934. File the Attachment to Voluntary Petition for Non-Individuals Filing for Bankruptcy under Chapter 11 (Official Form 201A) with this form.

☐ The debtor is a shell company as defined in the Securities Exchange Act of 1934 Rule 12b-2.

☐ Chapter 12

Debtor

Name

Case number (if known)

English for a Lifetime, LLC

9. Were prior bankruptcy cases filed by or against the debtor within the last 8 years?

☐ No☒ Yes.

District

Northern

When

6/4/2024

Case number

2455897

If more than 2 cases, attach a separate list.

District

When

MM / DD / YYYY

Case number

MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a business partner or an affiliate of the debtor?

☒ No☐ Yes.

Debtor

Relationship

District

When

MM / DD / YYYY

List all cases. If more than 1, attach a separate list.

Case number, if known

11. Why is the case filed in this district?

Check all that apply:

☐

Debtor has had its domicile, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other district.

☐

A bankruptcy case concerning debtor's affiliate, general partner, or partnership is pending in this district.

12. Does the debtor own or have possession of any real property or personal property that needs immediate attention?

☒ No☐ Yes.

Answer below for each property that needs immediate attention. Attach additional sheets if needed.

Why does the property need immediate attention? (Check all that apply.)

☐

It poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety.

What is the hazard?

☐

It needs to be physically secured or protected from the weather.

☐

It includes perishable goods or assets that could quickly deteriorate or lose value without attention (for example, livestock, seasonal goods, meat, dairy, produce, or securities-related assets or other options).

☐

Other

Where is the property?

Number

Street

City

State ZIP Code

Is the property insured?

☐

No

☐

Yes. Insurance agency

Contact name

Phone

Statistical and administrative information

Debtor

Name

English for a Lifetime, LLC

Case number (if known)

13. Debtor's estimation of available funds

Check one:

- ☐ Funds will be available for distribution to unsecured creditors.
- ☒ After any administrative expenses are paid, no funds will be available for distribution to unsecured creditors.

14. Estimated number of creditors

- ☒ 1-49
- ☐ 50-99
- ☐ 100-199
- ☐ 200-999

- ☐ 1,000-5,000
- ☐ 5,001-10,000
- ☐ 10,001-25,000

- ☐ 25,001-50,000
- ☐ 50,001-100,000
- ☐ More than 100,000

15. Estimated assets

- ☒ \$0-\$50,000
- ☐ \$50,001-\$100,000
- ☐ \$100,001-\$500,000
- ☐ \$500,001-\$1 million

- ☐ \$1,000,001-\$10 million
- ☐ \$10,000,001-\$50 million
- ☐ \$50,000,001-\$100 million
- ☐ \$100,000,001-\$500 million

- ☐ \$500,000,001-\$1 billion
- ☐ \$1,000,000,001-\$10 billion
- ☐ \$10,000,000,001-\$50 billion
- ☐ More than \$50 billion

16. Estimated liabilities

- ☐ \$0-\$50,000
- ☐ \$50,001-\$100,000
- ☒ \$100,001-\$500,000
- ☐ \$500,001-\$1 million

- ☐ \$1,000,001-\$10 million
- ☐ \$10,000,001-\$50 million
- ☐ \$50,000,001-\$100 million
- ☐ \$100,000,001-\$500 million

- ☐ \$500,000,001-\$1 billion
- ☐ \$1,000,000,001-\$10 billion
- ☐ \$10,000,000,001-\$50 billion
- ☐ More than \$50 billion

Request for Relief, Declaration, and Signatures

WARNING -- Bankruptcy fraud is a serious crime. Making a false statement in connection with a bankruptcy case can result in fines up to \$500,000 or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

17. Declaration and signature of authorized representative of debtor

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I have been authorized to file this petition on behalf of the debtor.

I have examined the information in this petition and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on

MM / DD / YYYY

x

Signature of authorized representative of debtor

Title

Printed name

JOEL FLOYD

FOUNDER

Debtor

Name

English for a Lifetime, LLC

Case number (if known)

18. Signature of attorney

X

Signature of attorney for debtor

Date

MM / DD / YYYY

Printed name

Firm name

Number Street

City

State

ZIP Code

Contact phone

Email address

Bar number

State

List of Creditors

Chapter 11 Bankruptcy/ Subchapter V

Cameron E. Jackson (Matt F.)

Attorney | Jackson Law Group

~~9755 Dogwood Rd, Ste. 344~~

12600 Deerfield PKwy # 125
Alpharetta, GA 30004

J. Carole Thompson Hord (Dogwood Prop)

Schreeder, Wheeler & Flint, LLP

1100 Peachtree Street, NE

Suite 800

Atlanta, GA 30309-4516

GM Financial

PO Box 183853

Arlington, TX 76096

SBA

US Small Business Administration (SBA)

409 3rd Street, SW

Washington, DC 20416

Stripe

354 Oyster Point Blvd

San Francisco, CA 94080

Altus Receivables Management (AtoB)

2121 Airline Highway, Suite 520

Metairie, LA 70001

Kleer Card

201 Linden Avenue

Suffolk, VA 23434

United States

CFG Merchant

Damaris Flores- Account Manager
The Law Offices of Steven Zakharyayev, PLLC
Empire Recovery Solutions, LLC
10 W 37th St, RM 602
New York, NY 10018

Caine & Weiner (RAMP)

12005 Ford Road, Suite 300

Dallas, TX 75234

Internal Revenue Services

Centralized Insolvency Operation

Post Office Box 7346,
Philadelphia, PA 19101-7346

Georgia Department of Revenue

Georgia Dept. of Revenue

PO Box 740397

Atlanta, GA 30374-0397

PayPal Credit Services

PO BOX 71718

Philadelphia, PA 19176

~~RAMP Business CARD~~
RAMP Business CARD
28 West 23RD Street
FLOOR, 2
New York, NY 10010

Case Number: 24-57144

Name: English

Chapter: 7 Division: Atlanta

Please submit the following original documents to the Court for filing so that the case will proceed timely. **Failure to comply may result in the dismissal of your case.**

If filing bankruptcy without an attorney, please read the information regarding *Filing Bankruptcy without an Attorney* at: www.uscourts.gov/services-forms/bankruptcy/filing-without-attorney.

☐ Individual - Series 100 Forms

☒ Non-Individual - Series 200 Forms

Official and Local Bankruptcy Forms are available on the Court's website at: www.ganb.uscourts.gov.

MISSING DOCUMENTS DUE WITHIN 7 DAYS

- ☐ Complete List of Creditors (names and addresses of all creditors)
- ☐ Pro Se Affidavit (signature must be **notarized**, or witnessed by a Court Intake Clerk, accompanied by a picture I.D.)
- ☐ Signed Statement of SSN

Petition Deficiencies:

- ☐ Last 4 digits of SSN
- ☐ Address
- ☐ Statistical Estimates
- ☐ Other:

MISSING DOCUMENTS DUE WITHIN 14 DAYS

- ☒ Statement of Financial Affairs
- ☒ Schedules: A/B D E/ F G H
- ☒ Summary of Assets and Liabilities
- ☒ Declaration About Debtor(s) Schedules
- ☐ Attorney Disclosure of Compensation
- ☐ Petition Preparer's Notice, Declaration and Signature (*Form 119*)
- ☐ Disclosure of Compensation of Petition Preparer (*Form 2800*)
- ☐ Chapter 13 Current Monthly Income
- ☐ Chapter 7 Current Monthly Income
- ☐ Chapter 11 Current Monthly Income
- ☐ Certificate of Credit Counseling (*Individuals only*)
- ☐ Pay Advices (*Individuals only*) (*2 Months*)
- ☐ Chapter 13 Plan, complete with signatures (*local form*)
- ☒ Corporate Resolution (*Non-Individual Ch. 7 & 11*)

MISSING DOCUMENTS DUE WITHIN 30 DAYS

- ☐ Statement of Intent – Ch.7 (*Individuals only*)

Chapter 11

- ☐ 20 Largest Unsecured Creditors
- ☐ List of Equity Security Holders
- ☐ Small Business - Balance Sheet
- ☐ Small Business - Statement of Operations
- ☐ Small Business - Cash Flow Statement
- ☐ Small Business - Federal Tax Returns

Case filed via:
☒ Intake Counter by:

- ☐ Attorney
- ☐ Debtor
- ☒ Other: Joel Demetries Floyd 770-330-8698

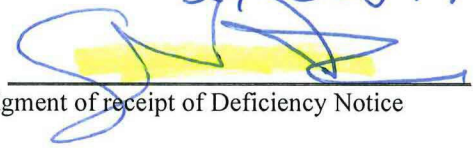
☐ Mailed by:

- ☐ Attorney
- ☐ Debtor
- ☐ Other:

☐ Email [Pursuant to Amended and Restated General Order 45-2021, this petition was received for filing via email]

History of Case Association

Prior cases within 3 years: 24-55897

Signature: 

Acknowledgment of receipt of Deficiency Notice

Intake Clerk: rsmith ID Verified ☒ Date: 7/10/24

FILING FEE INFORMATION

Online Payment for Filing Fee <https://www.ganb.uscourts.gov/online-payments> (not for chapter 13 plan payments)

- ☐ Paid \$ _____
- ☐ Pending Pay.Gov, Paid \$ _____
- ☐ IFP filed (Ch.7 Individuals Only)
- ☐ 2g-Order Granting ☐ 3g-Order Granting 10-day (initial payment of \$ _____ due within 10 days)
- ☐ 2d-Order Denying with filing fee of \$ _____ due within 10 days
- ☐ No Application to Pay in Installments, Order Regarding Unpaid Case Filing Fee.

You may mail documents and filing fee payments (**no personal checks or cash accepted**) to the address below.
All fee payments and documents filed with the Court must show the debtor's name and bankruptcy case number.

UNITED STATES BANKRUPTCY COURT
 75 Ted Turner Drive, SW, Room 1340
 Atlanta, Georgia 30303
 404-215-1000